

# EXHIBIT "B"



**SCHLEE &  
STILLMAN  
LAW OFFICE**

PO Box 251298  
West Bloomfield, MI 48325-1298  
Toll Free: 1-888-286-5001  
Phone: 1-410-665-4925  
Fax 1-443-588-0417

Email: [info@schleeandstillman.com](mailto:info@schleeandstillman.com)  
Website: [www.schleeandstillman.com](http://www.schleeandstillman.com)

Joann Thomas  
1048 Stanton Ter  
Pittsburgh PA 15201-1618

February 07, 2011

Re: FIA CARD SERVICES, N.A.  
Joann Thomas  
Account No.: 74973995439030

Amount: \$16,808.19

Dear Joann Thomas:

This matter has been referred to this office for immediate action.

We will assume this debt to be valid unless you dispute the validity of all or any part of it within thirty (30) days after receipt of this letter. If you notify us in writing that you dispute all or a portion of the debt, we will obtain and send to you verification of the debt or a copy of the judgment against you. Upon written request within thirty (30) days after receipt of this notice, we will provide you with the name and address of the original creditor, if different from the creditor named above.

In the event that you do not dispute the validity of the amount owing, we will expect to receive payment in full.

Very truly yours,

Schlee & Stillman, LLC

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.  
THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

1HC 0000 File No.:  
10-43736

\*\*\* Detach Lower Portion And Return With Payment \*\*\*

4726-SFSTIL20-09-11/08/10



P.O. Box 251298  
West Bloomfield MI 48325-1298  
RETURN SERVICE REQUESTED



0026020024003718560015201161048-R1-TYP230/AB54 4728

379850 - 69 - 4728  
Joann Thomas  
1048 Stanton Ter  
Pittsburgh PA 15201-1618



Schlee & Stillman, LLC.  
P.O. Box 251298  
West Bloomfield MI 48325-1298